

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: Roy W. Freeman, Jr.

Ashley L. Freeman

CASE NUMBER: 23-51535-KMS

MOTION FOR SUSPENSION OF PAYMENTS

COMES NOW the Debtor and file this proposed Suspension of Payments of Chapter 13 Plan and would show unto the Court the following:

1. That Debtors, Roy W. Freeman, Jr. and Ashley L. Freeman, requests a suspension to cure existing arrearage through June, 2025, with payments to resume in July, 2025. That the debtor became behind in plan payments. Debtor therefore requests that the missed mortgage payments to Shellpoint Mortgage be paid over the remaining months of the bankruptcy plan with the wage order raised accordingly.

WHEREFORE, Debtor(s) pray that the Plan payments be suspended with the existing arrearage and the missed mortgage payments through June, 2025, be paid over the remaining months of the bankruptcy commencing July, 2025, with the wage order raised.

Respectfully submitted,

Roy W. Freeman, Jr.
Ashley L. Freeman

Dated: June 12, 2025

BY: /s/ Richard R. Grindstaff
Richard R. Grindstaff

Richard R. Grindstaff
ATTORNEY AT LAW, MS BAR NO. 105185
GRINDSTAFF LAW
840 E. RIVER PLACE, SUITE 605
JACKSON MS 39202
PHONE: (601) 346-6443
FAX: (866) 277-8648
richard@richardgrindstaff.com

CERTIFICATE OF SERVICE

This is to certify that I, the undersigned attorney of record for the Debtor(s), have this date mailed, postage prepaid, by United States Mail, a true and correct copy of the above and foregoing Motion for Allow Suspension of Payments to the Chapter 13 Trustee, the U.S. Trustee and the affected creditors listed in the schedules of the bankruptcy petition or by electronic means.

SO CERTIFIED on this, June 12, 2025.

/s/ Richard R. Grindstaff _____
Richard R. Grindstaff

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: Roy W. Freeman, Jr.

Ashley L. Freeman

CASE NUMBER: 23-51535-KMS

NOTICE OF FILING MOTION FOR SUSPENSION OF PAYMENTS

YOU ARE HEREBY NOTIFIED that the above named Debtor have filed with the Bankruptcy court a Motion for Suspension of Payments of Chapter 13 Plan (see copy of proposed motion for suspension attached).

YOU ARE FURTHER NOTIFIED that any objection to this proposed Motion for Suspension of Payments of chapter 13 Plan should be filed by written pleading with the Court with a copy to the Trustee within twenty-one (21) days of the date of this Notice. If no objection is timely filed, the Court may approve the Motion for Suspension.

Address of the Bankruptcy Clerk's Office:

501 East Court Street, Suite 2.300

Jackson, MS 39201

DATED this, June 12, 2025.

BY: /s/ Richard R. Grindstaff_____

Richard R. Grindstaff

Richard R. Grindstaff

ATTORNEY AT LAW, MS BAR NO. 5036

GRINDSTAFF LAW

840 E. RIVER PLACE, SUITE 605

JACKSON MS 39202

PHONE: (601) 346-6443

FAX: (866) 277-8648

richard@richardgrindstaff.com

CERTIFICATE OF SERVICE

This is to certify that I, the undersigned attorney of record for the Debtor(s), have this date mailed, postage prepaid, by United States Mail, a true and correct copy of the above and foregoing Notice of Filing Suspension of Payments and copy of the attached proposed Motion for Suspension of Payments to the Chapter 13 Trustee, the U.S. Trustee and the affected creditors listed in the schedules of the bankruptcy petition or by electronic means.

SO CERTIFIED on this, June 12, 2025.

/s/ Richard R. Grindstaff_____

Richard R. Grindstaff

Label Matrix for local noticing
0538-6
Case 23-51535-KMS
Southern District of Mississippi
Gulfport-6 Divisional Office
Thu Jun 12 10:25:05 CDT 2025

Morgan & Morgan
4450 Old Canton Rd., Suite 200
Jackson, MS 39211-5991

Affirm, Inc.
650 California St
Floor 12
San Francisco, CA 94108-2716

Amy Green
379 Indian Springs Roa
Petal, MS 39465-5734

Avant Credit
222 N. Lasalle St.
Suite 1600
Chicago, IL 60601-1112

Barclays Bank Delaware
P.O. Box 8803
Wilmington, DE 19899-8803

Capital One Auto Fin
Richard Fairbank CEO
7933 Preston Road
Plano, TX 75024-2302

Capital One N.A.
by American InfoSource as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

Covington C0untty
Hospital Business Offi
P.O. Box 1149
Collins, MS 39428-1149

EZ Cash/ Cash Cow
3401 Hardy Street
Hattiesburg, MS 39402-1502

Capital One Auto Finance, a division of Capi
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

PRA Receivables Management LLC
POB 41067
Norfolk, VA 23541-1067

Affirm, Inc.
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Ashley Freeman
65 Southgate Dive
Petal, MS 39465-9505

(p)BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

Calvary Portfolio Svs
500 Summit Lake Dr.
Ste 4a
Valhalla, NY 10595-2323

Capital One Auto Finance, a division of
Capital One, N.A. c/o
AIS Portfolio Services, LLC
4515 N Santa Fe Ave, Dept APS
Oklahoma City, OK 73118-7901

Cavalry SPV I, LLC as assignee of
Citibank NA/The Home Depot
PO Box 4252
Greenwich, CT 06831-0405

Credit One Bank
P.O. Box 98873
Las Vegas, NV 89193-8873

Fingerhut
6250 Ridgewood Road
Saint Cloud, MN 56303-0820

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

U.S. Bankruptcy Court
Dan M. Russell, Jr. U.S. Courthouse
2012 15th Street, Suite 244
Gulfport, MS 39501-2036

Amazon.com
P.O. Box 81226
Seattle, WA 98108-1300

Aspire
P.O. Box 105341
Atlanta, GA 30348-5341

Bank of America, N.A.
PO Box 673033
Dallas, TX 75267-3033

Capital One
PO Box 30281
Salt Lake Cit, UT 84130-0281

Capital One Bank
P.O. Box 71087
Charlotte, NC 28272-1087

Comprehensive Rad
Schaeffer Smith
15 Profess. Pkwy, 126
Hattiesburg, MS 39401

Destiny Credit
PO Box 4477
Beaverton, OR 97076-4401

First Premier
3820 N. Louise Ave.
Sioux Falls, SD 57107-0145

Fortiva
5 Concourse Pkwy
Suite 400
Atlanta, GA 30328-9114

Indigo Platinum
PO Box 4477
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LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Lowe's
P.O. Box 965005
Orlando, FL 32896-5005

Midland Credit Management, Inc
P.O. Box 2037
Warren, MI 48090-2037

Milestone
PO Box 84059
Columbus, GA 31908-4059

NewRez LLC d/b/a Shellpoint Mortgage Servi
Bankruptcy Department
PO Box 10826
Greenville, SC 29603-0826

OneMain Financial Group, LLC
PO Box 3251
Evansville, IN 47731-3251

OneMain Financial Svs
c/o CT Corp System#101
645 Lakeland East Dr.
Flowood, MS 39232-9099

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

PRA Receivables Management, LLC as agent of
Portfolio Recovery Associates, LLC
PO Box 41067
Norfolk, VA 23541-1067

Paypal - Headquarters
2211 N First St
San Jose, CA 95131-2021

Premier Bankcard, LLC
Jefferson Capital Systems LLC Assignee
Po Box 7999
Saint Cloud MN 56302-7999

Quantum3 Group LLC as agent for
Credit Corp Solutions Inc
PO Box 788
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for
Sadino Funding LLC
PO Box 788
Kirkland, WA 98083-0788

(p)CONTINENTAL FINANCE COMPANY
PO BOX 3220
BUFFALO NY 14240-3220

Regions Bank
PO Box 10063
Birmingham AL 35202-0063

Regions Bank
c/o CSC of Rankin Cty
109 Executive Dr Ste 3
Madison, MS 39110-8497

Shellpoint Mortgage
PO Box 10826
Greenville, SC 29603-0826

Synchrony Bank
P.O. Box 530905
Atlanta, GA 30353-0905

Synchrony Bank
P.O. Box 965004
Orlando, FL 32896-5004

(p)TD BANKNORTH NA
70 GRAY ROAD
FALMOUTH ME 04105-2299

(p)TD BANK USA N A
ATTN C/O WEINSTEIN & RILEY P S
1415 WESTERN AVE
SUITE #700
SEATTLE WA 98101-2051

Target Card Services
P.O. Box 660170
Dallas, TX 75266-0170

United States Trustee
501 East Court Street
Suite 6-430
Jackson, MS 39201-5022

Valero
P.O. Box 631
Amarillo, TX 79105-0631

Walmart
702 SW 8th Street
Bentonville, AR 72716-0815

Walmart/Capital One
P.O. Box 60506
City of Indus, CA 91716-0506

Ashley L. Freeman
65 Southgate Drive
Petal, MS 39465-9505

Bryce Kunz
Grindstaff Law
840 E River Place Ste 605
Jackson, MS 39202-3441

(p)DAVID RAWLINGS
ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE
PO BOX 566
HATTIESBURG MS 39403-0566

Richard R. Grindstaff
Grindstaff Law
840 E. River Place
Ste 605
Jackson, MS 39202-3441

Roy W. Freeman Jr.
65 Southgate Drive
Petal, MS 39465-9505

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Jefferson Capital Systems LLC
PO Box 7999
St Cloud, MN 56302-9617

Bank of America
P.O. Box 982235
El Paso, TX 79998-2235

(d)Jefferson Capital LLC
16 McLeland Rd
Saint Cloud, MN 56303-2198

(d)Jefferson Capital Systems LLC
Po Box 7999
Saint Cloud MN 56302-9617

PORTFOLIO RECOVERY ASSOCIATES, LLC
POB 41067
Norfolk, VA 23541

Reflex
P.O. Box 6812
Carol Stream, IL 60197-6812

(d)Surge
P.O. Box 8099
Newark, DE 19714-8099

TD Bank
PO Box 1377
Lewiston, ME 04243

TD Bank USA, N.A.
C/O Weinstein & Riley, P.S.
1415 WESTERN AVE, SUITE 700
SEATTLE, WA 98101

David Rawlings
David Rawlings, Chapter 13 Trustee
P.O. Box 566
Hattiesburg, MS 39403

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)NewRez LLC d/b/a Shellpoint Mortgage Servi

End of Label Matrix	
Mailable recipients	62
Bypassed recipients	1
Total	63